

Fig. 1



Fig 3

Month	Bucket 1	Bucket 2	Bucket 3	Bucket 4	Bucket 5	Bucket 6	Bucket 7	Bucket 8	Bucket 9
0	0	0	0	0	0	1000000000	0	0	0
1	0	0	0	24000000	139000000	693000000	137000000	7000000	0
2	4000000	0	3000000	62000000	183000000	539000000	174000000	33000000	2000000
3	3000000	0	10000000	105000000	196000000	434000000	170000000	72000000	4000000
4	1000000	3000000	22000000	130000000	200000000	379000000	143000000	99000000	10000000
5	0	4000000	36000000	154000000	202000000	341000000	118000000	108000000	13000000
6	3000000	5000000	41000000	186000000	178000000	308000000	118000000	115000000	9000000
7	5000000	12000000	48000000	190000000	182000000	284000000	106000000	118000000	6000000
8	3000000	12000000	67000000	178000000	183000000	261000000	104000000	122000000	10000000
9	5000000	16000000	75000000	188000000	165000000	245000000	98000000	123000000	12000000
10	4000000	21000000	75000000	190000000	161000000	239000000	90000000	121000000	9000000
11	25000000	15000000	81000000	182000000	156000000	223000000	90000000	107000000	18000000
12	5000000	21000000	90000000	179000000	144000000	223000000	69000000	116000000	7000000
13	5000000	29000000	92000000	177000000	146000000	196000000	76000000	113000000	8000000
14	7000000	36000000	91000000	179000000	130000000	179000000	90000000	111000000	6000000
15	9000000	37000000	85000000	191000000	122000000	174000000	78000000	106000000	14000000
16	12000000	40000000	82000000	188000000	121000000	144000000	94000000	107000000	5000000
17	20000000	31000000	82000000	186000000	118000000	148000000	75000000	101000000	15000000
18	7000000	28000000	94000000	185000000	108000000	143000000	68000000	104000000	4000000
19	7000000	31000000	100000000	181000000	112000000	125000000	68000000	95000000	11000000
20	10000000	35000000	97000000	182000000	105000000	122000000	49000000	103000000	9000000
21	5000000	43000000	101000000	177000000	93000000	118000000	52000000	99000000	5000000
22	9000000	43000000	106000000	175000000	86000000	119000000	44000000	97000000	4000000
23	27000000	41000000	98000000	157000000	96000000	108000000	40000000	90000000	13000000
24	6000000	42000000	106000000	150000000	90000000	105000000	45000000	81000000	5000000
25	8000000	43000000	103000000	155000000	78000000	105000000	35000000	85000000	7000000
26	11000000	46000000	92000000	152000000	84000000	100000000	37000000	76000000	6000000
27	2000000	55000000	86000000	144000000	88000000	98000000	33000000	77000000	4000000
28	6000000	56000000	82000000	150000000	79000000	105000000	27000000	70000000	6000000
29	15000000	49000000	89000000	143000000	85000000	86000000	27000000	69000000	6000000

Fig 4

Mth	Avg Bal	Bucket 1	Bucket 2	Bucket 3	Bucket 4	Bucket 5	Bucket 6	Bucket 7	Bucket 8	Bucket 9
0	1000000	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00
1	1000000	0.00	0.00	0.00	2.40	13.90	69.30	13.70	0.70	0.00
2	1000000	0.40	0.00	0.30	6.20	18.30	53.90	17.40	3.30	0.20
3	994000	0.30	0.00	1.01	10.56	19.72	43.66	17.10	7.24	0.40
4	987000	0.10	0.30	2.23	13.17	20.26	38.40	14.49	10.03	1.01
5	976000	0.00	0.41	3.69	15.78	20.70	34.94	12.09	11.07	1.33
6	963000	0.31	0.52	4.26	19.31	18.48	31.98	12.25	11.94	0.93
7	951000	0.53	1.26	5.05	19.98	19.14	29.86	11.15	12.41	0.63
8	940000	0.32	1.28	7.13	18.94	19.47	27.77	11.06	12.98	1.06
9	927000	0.54	1.73	8.09	20.28	17.80	26.43	10.57	13.27	1.29
10	910000	0.44	2.31	8.24	20.88	17.69	26.26	9.89	13.30	0.99
11	897000	2.79	1.67	9.03	20.29	17.39	24.86	10.03	11.93	2.01
12	854000	0.59	2.46	10.54	20.96	16.86	26.11	8.08	13.58	0.82
13	842000	0.59	3.44	10.93	21.02	17.34	23.28	9.03	13.42	0.95
14	829000	0.84	4.34	10.98	21.59	15.68	21.59	10.86	13.39	0.72
15	816000	1.10	4.53	10.42	23.41	14.95	21.32	9.56	12.99	1.72
16	793000	1.51	5.04	10.34	23.71	15.26	18.16	11.85	13.49	0.63
17	776000	2.58	3.99	10.57	23.97	15.21	19.07	9.66	13.02	1.93
18	741000	0.94	3.78	12.69	24.97	14.57	19.30	9.18	14.04	0.54
19	730000	0.96	4.25	13.70	24.79	15.34	17.12	9.32	13.01	1.51
20	712000	1.40	4.92	13.62	25.56	14.75	17.13	6.88	14.47	1.26
21	693000	0.72	6.20	14.57	25.54	13.42	17.03	7.50	14.29	0.72
22	683000	1.32	6.30	15.52	25.62	12.59	17.42	6.44	14.20	0.59
23	670000	4.03	6.12	14.63	23.43	14.33	16.12	5.97	13.43	1.94
24	630000	0.95	6.67	16.83	23.81	14.29	16.67	7.14	12.86	0.79
25	619000	1.29	6.95	16.64	25.04	12.60	16.96	5.65	13.73	1.13
26	604000	1.82	7.62	15.23	25.17	13.91	16.56	6.13	12.58	0.99
27	587000	0.34	9.37	14.65	24.53	14.99	16.70	5.62	13.12	0.68
28	581000	1.03	9.64	14.11	25.82	13.60	18.07	4.65	12.05	1.03
29	569000	2.64	8.61	15.64	25.13	14.94	15.11	4.75	12.13	1.05

Fig 5

Mth	Bucket 1	Bucket 2	Bucket 3	Bucket 4	Bucket 5	Bucket 6	Bucket 7	Bucket 8	Bucket 9
0	0	0	0	0	0	0	2000000000	0	0
1	0	0	0	0	4000000	178000000	1384000000	434000000	0
2	2000000	0	0	12000000	14000000	314000000	1012000000	646000000	0
3	0	0	2000000	22000000	38000000	356000000	848000000	732000000	0
4	2000000	0	2000000	40000000	40000000	352000000	720000000	842000000	0
5	0	4000000	2000000	40000000	52000000	360000000	628000000	910000000	0
6	6000000	0	2000000	42000000	68000000	374000000	552000000	952000000	0
7	2000000	0	0	56000000	80000000	360000000	528000000	964000000	0
8	0	0	4000000	56000000	90000000	352000000	530000000	956000000	0
9	0	0	2000000	74000000	88000000	348000000	522000000	954000000	0
10	2000000	0	6000000	80000000	88000000	360000000	474000000	860000000	118000000
11	0	0	6000000	86000000	90000000	358000000	434000000	834000000	60000000
12	0	2000000	8000000	100000000	86000000	368000000	416000000	774000000	54000000
13	2000000	2000000	10000000	96000000	96000000	356000000	386000000	748000000	58000000
14	0	2000000	18000000	94000000	84000000	338000000	414000000	708000000	36000000
15	6000000	2000000	18000000	106000000	84000000	326000000	378000000	682000000	56000000
16	6000000	4000000	22000000	98000000	84000000	336000000	358000000	604000000	84000000
17	4000000	4000000	22000000	96000000	90000000	334000000	338000000	574000000	44000000
18	0	6000000	20000000	100000000	84000000	344000000	314000000	534000000	56000000
19	2000000	6000000	20000000	102000000	90000000	320000000	304000000	528000000	30000000
20	4000000	8000000	22000000	96000000	86000000	332000000	292000000	492000000	38000000
21	2000000	8000000	22000000	90000000	110000000	286000000	306000000	476000000	28000000
22	6000000	12000000	14000000	100000000	98000000	288000000	288000000	462000000	30000000
23	2000000	10000000	18000000	92000000	92000000	304000000	262000000	456000000	26000000
24	4000000	6000000	28000000	90000000	90000000	296000000	260000000	436000000	24000000
25	2000000	6000000	28000000	94000000	92000000	304000000	244000000	414000000	22000000
26	4000000	8000000	28000000	90000000	102000000	290000000	238000000	400000000	22000000
27	0	10000000	36000000	98000000	84000000	290000000	244000000	366000000	28000000
28	10000000	10000000	28000000	106000000	94000000	280000000	226000000	346000000	28000000
29	0	16000000	24000000	108000000	96000000	278000000	212000000	330000000	26000000

Fig 6

Month	Bucket 1	Bucket 2	Bucket 3	Bucket 4	Bucket 5	Bucket 6	Bucket 7	Bucket 8	Bucket 9
0	0	0	0	0	0	1000000000	2000000000	0	0
1	0	0	0	240000000	1430000000	871000000	1521000000	441000000	0
2	6000000	0	3000000	74000000	197000000	853000000	1186000000	679000000	2000000
3	3000000	0	12000000	127000000	234000000	790000000	1018000000	804000000	4000000
4	3000000	3000000	24000000	170000000	240000000	731000000	863000000	941000000	10000000
5	0	8000000	38000000	194000000	254000000	701000000	746000000	1018000000	13000000
6	9000000	5000000	43000000	228000000	246000000	682000000	670000000	1067000000	9000000
7	7000000	12000000	48000000	246000000	262000000	644000000	634000000	1082000000	6000000
8	3000000	12000000	71000000	234000000	273000000	613000000	634000000	1078000000	10000000
9	5000000	16000000	77000000	262000000	253000000	593000000	620000000	1077000000	12000000
10	6000000	21000000	81000000	270000000	249000000	599000000	564000000	981000000	127000000
11	25000000	15000000	87000000	268000000	246000000	581000000	524000000	941000000	78000000
12	5000000	23000000	98000000	279000000	230000000	591000000	485000000	890000000	61000000
13	7000000	31000000	102000000	273000000	242000000	552000000	462000000	861000000	66000000
14	7000000	38000000	109000000	273000000	214000000	517000000	504000000	819000000	42000000
15	15000000	39000000	103000000	297000000	206000000	500000000	456000000	788000000	70000000
16	18000000	44000000	104000000	286000000	205000000	480000000	452000000	711000000	89000000
17	24000000	35000000	104000000	282000000	208000000	482000000	413000000	675000000	59000000
18	7000000	34000000	114000000	285000000	192000000	487000000	382000000	638000000	60000000
19	9000000	37000000	120000000	283000000	202000000	445000000	372000000	623000000	41000000
20	14000000	43000000	119000000	278000000	191000000	454000000	341000000	595000000	47000000
21	7000000	51000000	123000000	267000000	203000000	404000000	358000000	575000000	33000000
22	15000000	55000000	120000000	275000000	184000000	407000000	332000000	559000000	34000000
23	29000000	51000000	116000000	249000000	188000000	412000000	302000000	546000000	39000000
24	10000000	48000000	134000000	240000000	180000000	401000000	305000000	517000000	29000000
25	10000000	49000000	131000000	249000000	170000000	409000000	279000000	499000000	29000000
26	15000000	54000000	120000000	242000000	186000000	390000000	275000000	476000000	28000000
27	2000000	65000000	122000000	242000000	172000000	388000000	277000000	443000000	32000000
28	16000000	66000000	110000000	256000000	173000000	385000000	253000000	416000000	34000000
29	15000000	65000000	113000000	251000000	181000000	364000000	239000000	399000000	32000000

Fig. 7

Month	Avg Bal	Bucket 1	Bucket 2	Bucket 3	Bucket 4	Bucket 5	Bucket 6	Bucket 7	Bucket 8	Bucket 9
0	3,000,000	0.00	0.00	0.00	0.00	0.00	33.33	66.67	0.00	0.00
1	3,000,000	0.00	0.00	0.00	0.80	4.77	29.03	50.70	14.70	0.00
2	3,000,000	0.20	0.00	0.10	2.47	6.57	28.43	39.53	22.63	0.07
3	2,992,000	0.10	0.00	0.40	4.24	7.82	26.40	34.02	26.87	0.13
4	2,985,000	0.10	0.10	0.80	5.70	8.04	24.49	28.91	31.52	0.34
5	2,972,000	0.00	0.27	1.28	6.53	8.55	23.59	25.10	34.25	0.44
6	2,959,000	0.30	0.17	1.45	7.71	8.31	23.05	22.64	36.06	0.30
7	2,941,000	0.24	0.41	1.63	8.36	8.91	21.90	21.56	36.79	0.20
8	2,928,000	0.10	0.41	2.42	7.99	9.32	20.94	21.65	36.82	0.34
9	2,915,000	0.17	0.55	2.64	8.99	8.68	20.34	21.27	36.95	0.41
10	2,898,000	0.21	0.72	2.80	9.32	8.59	20.67	19.46	33.85	4.38
11	2,765,000	0.90	0.54	3.15	9.69	8.90	21.01	18.95	34.03	2.82
12	2,662,000	0.19	0.86	3.68	10.48	8.64	22.20	18.22	33.43	2.29
13	2,596,000	0.27	1.19	3.93	10.52	9.32	21.26	17.80	33.17	2.54
14	2,523,000	0.28	1.51	4.32	10.82	8.48	20.49	19.98	32.46	1.66
15	2,474,000	0.61	1.58	4.16	12.00	8.33	20.21	18.43	31.85	2.83
16	2,389,000	0.75	1.84	4.35	11.97	8.58	20.09	18.92	29.76	3.73
17	2,282,000	1.05	1.53	4.56	12.36	9.11	21.12	18.10	29.58	2.59
18	2,199,000	0.32	1.55	5.18	12.96	8.73	22.15	17.37	29.01	2.73
19	2,132,000	0.42	1.74	5.63	13.27	9.47	20.87	17.45	29.22	1.92
20	2,082,000	0.67	2.07	5.72	13.35	9.17	21.81	16.38	28.58	2.26
21	2,021,000	0.35	2.52	6.09	13.21	10.04	19.99	17.71	28.45	1.63
22	1,981,000	0.76	2.78	6.06	13.88	9.29	20.55	16.76	28.22	1.72
23	1,932,000	1.50	2.64	6.00	12.89	9.73	21.33	15.63	28.26	2.02
24	1,864,000	0.54	2.58	7.19	12.88	9.66	21.51	16.36	27.74	1.56
25	1,825,000	0.55	2.68	7.18	13.64	9.32	22.41	15.29	27.34	1.59
26	1,786,000	0.84	3.02	6.72	13.55	10.41	21.84	15.40	26.65	1.57
27	1,743,000	0.11	3.73	7.00	13.88	9.87	22.26	15.89	25.42	1.84
28	1,709,000	0.94	3.86	6.44	14.98	10.12	22.53	14.80	24.34	1.99
29	1,659,000	0.90	3.92	6.81	15.13	10.91	21.94	14.41	24.05	1.93

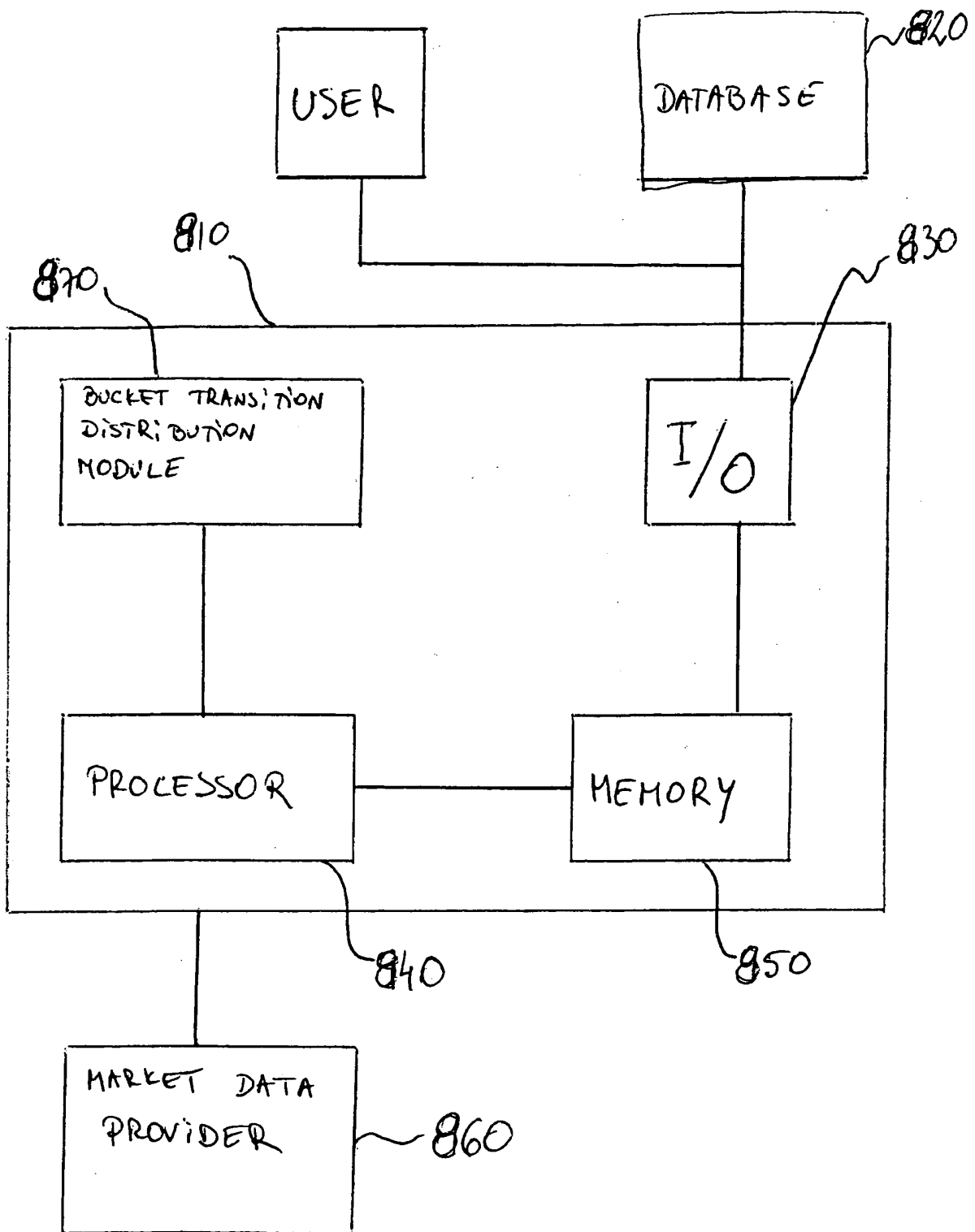


Fig. 8